



Rockville MD 20857

CERTIFICATE OF INDEBTEDNESS

Alan M. Patterson Jr, D.C.  
1263 Westgate Pkwy  
Dothan, AL 36303  
Ref: 50019101

Total debt due to the United States of America as of December 23, 2005: \$116,294.04 (principal \$115,084.81, interest \$1,209.23, administrative costs \$0.00).

I certify that the Department of Health and Human Services records show that the debtor named above is indebted to the United States in the amount stated above, plus additional interest on the principal balance of \$115,084.81 from December 23, 2005, at the rate of 6.50%. Interest accrues on the principal amount of this debt at the rate of \$20.50 per day. Interest is computed at a variable rate and is adjusted quarterly. Due to the semi-annual compounding of interest, the current principal amount is greater than the original amount borrowed.

The claim arose in connection with a Government-insured Health Education Assistance Loan (HEAL) made by a private lender and assigned to the United States.

As a student at the Life Chiropractic College, you applied for and were granted the following Health Education Assistance Loans (HEAL), Section 701-720 of the Public Health Service Act (42 U.S.C. 292 f-p).

<u>Date of Promissory Note</u>	<u>Amount of Promissory Note</u>	<u>Amount Disbursed</u>
12/21/83	\$4,000.00	\$4,000.00
06/08/84	\$7,852.00	\$7,852.00
06/18/85	\$7,852.00	\$7,852.00
02/04/86	\$8,227.00	\$8,227.00

You signed promissory notes agreeing to repay the loans at a variable rate of interest beginning the first day of the tenth month after ceasing to be a full-time student or completing a residency program. The Student Loan Marketing Association (SLMA) purchased your notes and received an assignment.

Upon your leaving the Life Chiropractic College, you were granted a deferment during the period of July 1, 1985, to September 30, 1986, with payments to begin thereafter. On February 16, 1988, and March 24, 1988, you made two (2) payments totaling \$75.00.

On February 26, 1988, the SLMA sent you a final demand letter to remit payment in full or your account would be filed as a default claim. You did not make any payments, nor did you respond.

A

**PAGE 2 - CERTIFICATE OF INDEBTEDNESS - ALAN M. PATTERSON JR, D.C.**

Due to your failure to continue making payments, the SLMA filed an insurance claim on April 4, 1988, with the Department of Health and Human Services (HHS). The claim in the amount of \$37,891.00 was paid on June 5, 1988, and an assignment of the notes was received.

Between June 16, 1988, and January 31, 1989, you were sent six (6) letters notifying you that your account had been referred to Skyline Credit Corporation for collection. You were advised that your account would be referred to the U.S. Department of Justice (DOJ) if you failed to either remit payment in full or enter into a repayment agreement (RA). You did not comply.

The HHS notified you by letter dated January 25, 1989, that the previous holder of your HEAL promissory notes placed you in default and assigned your notes to the U.S. Government.

On May 2, 1989, in the United States Bankruptcy Court, Northern District of Georgia, you filed a petition for relief under Title 11 U.S.C. Chapter 13 (Case No. A89-02317-JB), however, your HEAL debt was not dischargeable under bankruptcy.

In a letter dated October 13, 1994, you were sent an RA with notice that it must be completed and returned within thirty (30) days. You were informed that failure to respond would result in your debt being referred to the DOJ.

You signed an RA on October 26, 1994, in which you agreed to make monthly payments of \$75.00 beginning November 1, 1994.

In a letter dated July 11, 1997, you were notified of the DHHS' intent to refer your HEAL debt to other Federal agencies for the purpose of administrative offset under the Debt Collection Improvement Act of 1996. You were advised that a written response, an RA, or payment in full received within thirty (30) days from the date of the letter would terminate administrative offset action. You did not comply.

On May 1, 2001, and June 29, 2005, you were notified that you had sixty (60) days in which to resolve your delinquent debt. You were advised that if you were unwilling to establish an RA, your case would be immediately referred to the Office of the Inspector General (OIG) for exclusion from participation in the Medicare/Medicaid Programs. The letter also informed you that in the event you did not enter into an RA, your debt would be referred to the DOJ for enforced collection. You did not comply.

The following provides a breakdown of payments applied to your account:

2 Payments to Lender	02/16/88 and 03/24/88	\$ 75.00
Payments to HHS	09/21/88 to 08/16/04	\$12,109.70
1 Treasury Offset Payment	05/01/98	\$ 505.65
Total Amount Applied		\$12,690.35

**PAGE 3 - CERTIFICATE OF INDEBTEDNESS - ALAN M. PATTERSON JR, D.C.**

Repeated attempts by HHS have been unsuccessful in establishing an acceptable repayment schedule for your debt. Because of your lack of cooperation the federal government is exercising its option and declaring your note due and payable. Accordingly, your debt has now been referred to the DOJ for enforced collection.

The amount due should be remitted by check, draft or money order(s) payable to the "U.S. Department of Justice" and mailed directly to the United States Attorney, Middle District of Alabama, One Court Square, Suite 201, Montgomery, AL 36104.

**CERTIFICATION:** *Pursuant to 28 U.S.C. 1746, I certify under penalty of perjury that the foregoing is true and correct.*

02/17/06

Date



Barry M. Blum  
Chief, Referral Control Section  
Debt Management Branch